

Fig. 1

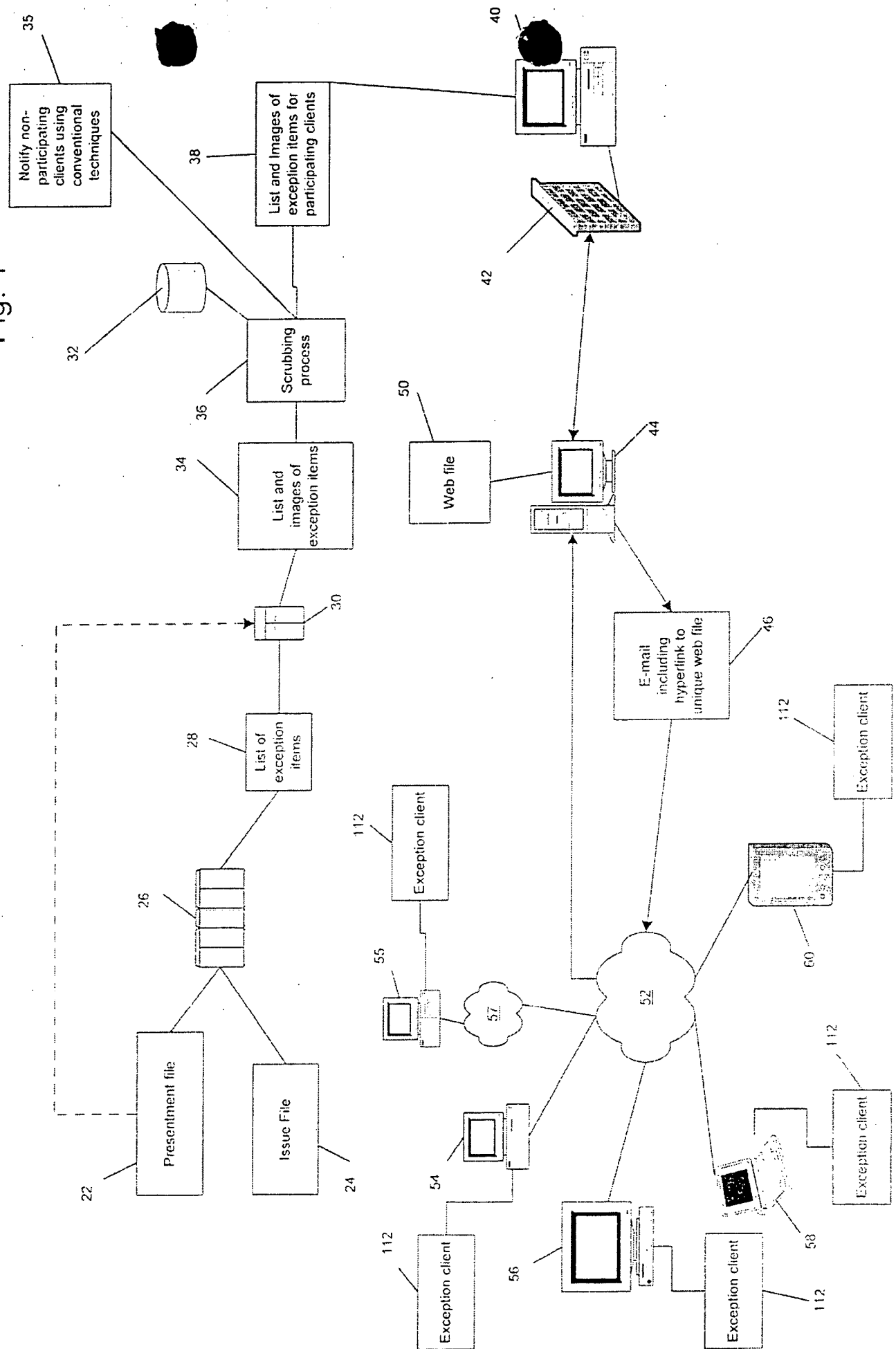


FIGURE 2

Sample E-Mail Notification

Date: Tue, 21 Dec 2000 8:47:16 -0500
From: jeff.winn@chase.com | Block address
Subject: Positive Pay Notification
To: agkeene@yahoo.com

---IMPORTANT DELIVERY-----

47 { You have received an important delivery from Jennifer Chen.
Please pick up the package at the following Web address:

48 ~~HTTPS://~~ chase.com/post1234

The package will expire on Tuesday, December 21, 2000 at 4:00:00.

HOW TO PICK UP YOUR PACKAGE:

- * If the Web address above is highlighted, click on it to open a browser window. You will automatically be taken to the package.
- * If the Web address above is not highlighted, follow these steps:
 - Open a Web browser window.
 - Copy and paste the entire Web address into the "location" or "address" bar of the browser.
 - Press enter.

Once you arrive at the Web page, you can access the enclosed file(s) and/or private message.

45

FIGURE 3

Sample Web File

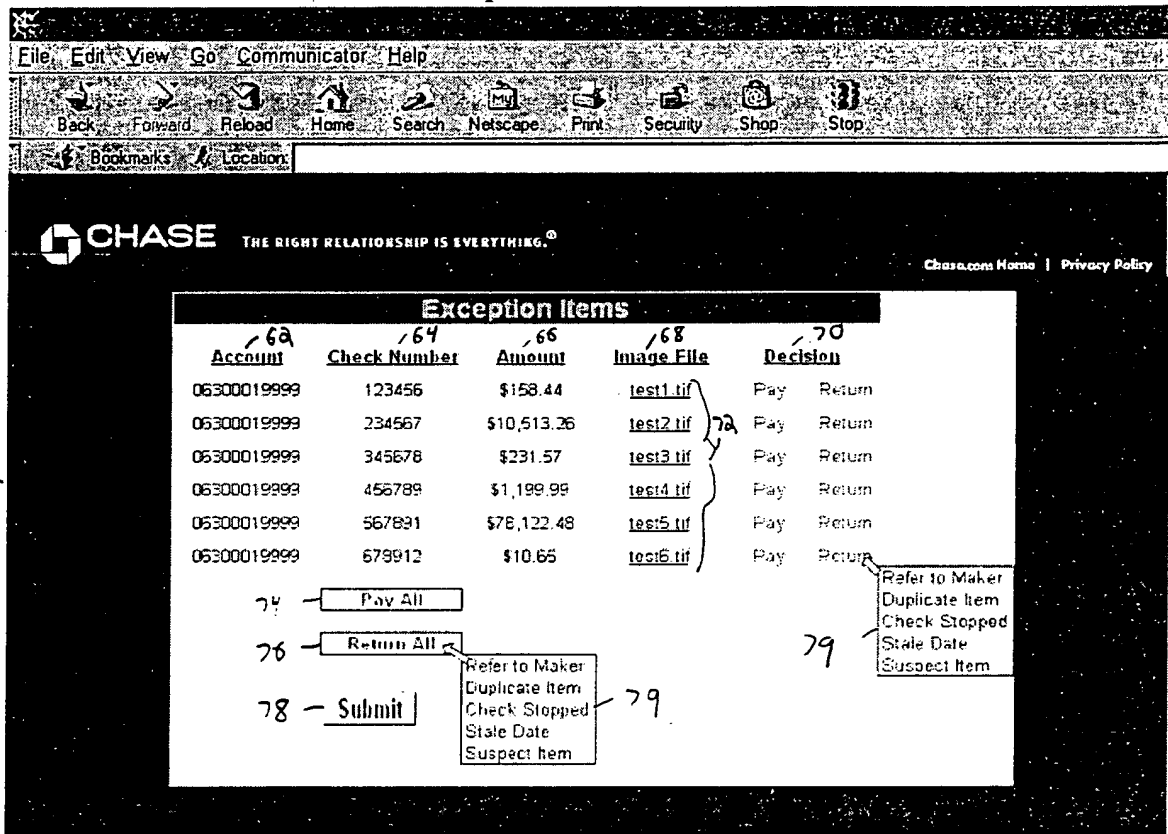


Fig. 3

Payor Name

Pay to the order of

\$

Bank Name

Memo

Signature

E N D O R S E M E N T

Pay

86

Return

88

Return to inbox

90

82

84

80

Fig. 4